

## BUSINESS PREMISES

PRODUCT	FIXED RATE PERIOD	FLOATING RATE PERIOD	REPAYMENT PERIOD	EXPENSES
<b>“Akinito 3 - Business premises”</b>	<b>3 years →5.85%</b>	EURIBOR 3M + 4.00% → <b>5.406%</b> (for amounts up to €100,000) [Epangelmatiki Evrostegi 1]  EURIBOR 3M + 4.30% → <b>5.706%</b> (for amounts from €100,000 and over) [Epangelmatiki Evrostegi 2]	5-40 years	1.€50 for evaluation of request -preapproval, regardless of the loan amount. (€100 for repair loans without certification of works) 2.€296.40 for preparation of prenotation briefs, attorney attendance at the First Instance Court (unless the local Bar provides for different fees). 3.€300 for legal and technical inspection, regardless of the loan amount.. 4.Preparation of loan contract, appendix and supplements at €250. 5.€50 for confirmation of work progress. 6.€250 for preparation of amendment contract. 7.€80 for revaluation
<b>“Epangelmatiki Evrostegi 1”</b>		EURIBOR 3M + 4.00% → <b>5.406%</b> (for amounts up to €100,000)	5-40 years	
<b>“Epangelmatiki Evrostegi 2”</b>		EURIBOR 3M + 4.30% → <b>5.706%</b> (for amounts from €100,001 and over)		
<b>BUSINESS PREMISES BASE RATE</b>		→ <b>6.25%</b>		
<b>Episkevastiko repair loan</b> without confirmation of works up to €99,999		→ <b>8.00%</b>	5– 30 years	
Maximum finance rate is 60% and the loan is granted provided that the Installment to Income ratio does not exceed 40%.				

THIS CATEGORY OF LOANS INCLUDES REAL PROPERTY CHARACTERISED AS SHOPS OR GENERAL USE PREMISES (OFFICES) ACQUIRED FOR OWN USE OR EXPLOITATION BY NATURAL PERSONS ONLY, GENERALLY CARRYING ON COMMERCIAL ACTIVITIES.

- 1.LOAN AMOUNT:** Depending on the borrower's creditworthiness and solvency.
- 2.FINANCING PERCENTAGE:** On a case by case basis, also considering the borrower's financial circumstances and the property's commercial value.
- 3.AMORTISATION INSTALMENT:** The first amortisation instalment is payable one month after the first partial or total loan disbursement.
- 4.GRACE PERIOD:** Up to a maximum period of 36 months (paying interest only).
- 5.DEFAULT RATE:** The contractual rate incremented, currently by 2.50%.

THE ABOVE ALSO PERTAIN TO TRANSFERS FROM OTHER BANKS OF DULY SERVICED BUSINESS PREMISES LOANS (TRANSFER OF CONTRACTUAL RELATIONSHIP FOR AMOUNTS OVER €75,000 – REPAYMENT OF BUSINESS PREMISES LOANS FROM OTHER BANKS FOR AMOUNTS OVER €15,000).

- EURIBOR 3M: 1.406% (effective as of 30/12/2011 for contracts to be made during the period 01/01/2012 – 31/03/2012).
- Business Premises Base Rate: currently 6.25%.
- All rates are nominal and exclusive of the 0.60% contribution under Law 128/75.
- Repair loans granted upon confirmation of work progress are subject to the same rates applying to business premises loans for home purchase, erection, betterment, etc.